THE EIGHT-STEP PROJECT PLAN

FOR SELF-BUILD HOME PROJECTS

www.deesidetimberframe.com



02 | www.deesidetimberframe.com



STEP 1: CREATING YOUR PLAN



The first stage of any successful venture is creating a well thought-through plan. Visualise your dream home, what does it look like, how does it feel, how many rooms does it have, what purpose do these rooms serve? Once you have a clear idea of these, sort out which are wants, which are needs, and which are desires.

For Example: What budget do you need to work within? What functionality do you need from the home? What desires do you have for the look and feel of the home? What timescale do you want it to be completed in?



The following simple tasks will guide you to setting up a successful self-build home plan.

- Research carry out research into the self build Timber Frame home market.
- Take your vision of your ideal home and put on paper what you would like your new home to be like.
- Think about your family's current and future needs.

• Be realistic

 Based on your research get a clearer picture of what you can afford. It's time to decide the balance between wants, needs, and desires.

• Be methodical

- Write down step-by-step what needs to be done to create your dream home.
- Based on your research, set a timescale for each of the steps to be completed.

Work in a little 'cushioning'

- Allow for a little bit extra time for each step to cover you for any possible delays that may occur.
- Don't put all of your money into the initial 'working with' budget. Keep a sensible chunk aside for extras.

Set milestones and deadlines e.g.

- Designer and builders chosen.
- Home design created and detailed drawings made.
- Planning Permission granted.
- Building Control Approval obtained.
- Warranties and insurances arranged.
- Water and electricity application successfully completed.
- The plot is ready.
- The timber frame is erected.
- Roof built, tiled and weatherproofed.
- Windows installed.
- Carpentry, plumbing, and electrics work finished.
- Decor and furnishing completed.

Be practical

Do you have the time or skills to project manage the build? Would it be more timeeffective and open up more cost-effective deals to hire a professional to do it?

• Be sure

Understand the financial picture before you move ahead. (STEP2)

• Make a decision

To Build or Not to Build.



STEP 2: FINANCING



The first stage to building your financial plan is asking yourself some key questions:

• How much can I invest?

What assets do you have that you are willing to invest?

Current home

- How much can you get for your current home? Be realistic - get an estate agent to carry out an evaluation.
- How much is available after all selling costs e.g. solicitor, decor tidy; mortgage - are paid?
- Value your other assets such as pension plans, savings, other properties and shares.
- How liquid are these assets?

• How much can you borrow?

The best way of finding out your borrowing capacity is to talk to some lenders. This is easier if you have your plan with a specific home type in mind. It is possible to get a lending-in-principle agreement.

• Self-build mortgages

Mortgages for self-build projects work a little differently to regular mortgages.
Lenders usually release money at various stages of a project so it's important to understand this process. There are a number of self build mortgage specialists.

Finances

You will be in a better position to proceed if you have cash in the bank as well as having a house to sell.

We recommend your first point of call when seeking a mortgage for your timber frame property should be Buildstore Mortgage Services -the UK's self build and renovation finance experts. Call 0345 223 4888 or visit www.buildstore.co.uk/finance





TIP 2:

Hidden costs. An amazing number of people forget to take into account the cost of their temporary accommodation when they budget for self-build! Remember costs like furniture storage and legal professional fees.



STEP 3: BUYING YOUR PLOT



Choosing the right plot will make a big difference to how much you enjoy your home. Location, cost, size, planning permission and environment are all issues to consider.

Things to do

- Find potential plots
- Get plot surveyed and valued
- Buy plot
- Get planning permission

• What size plot is required?

If you have already decided which Deeside Timberframe design you want, check the space required from the kit drawings & plans.

If you have yet to decide on a design, then as a general guide the typical plot on a modern housing estate is between 1/15th and 1/10th of an acre. Most self-builders will look for plot sizes in excess of this.

Finding the right plot

- Figure out where you want your house to be located - geographic region, countryside, town, city.
- Check out plots for sale in your local newspapers or in the area you would like to build.

- Go out for a drive and look at available land in the area you would like to build.
- If you wish to stay in the same area, perhaps you have land at your current address that is perfect for development.
- Alternatively, identify homes with land parcels or very large gardens in your area and approach the owners to see if you could purchase some of the land.
- Look out for properties that could be demolished so that you can rebuild on that plot.

PlotSearch is the UK's largest and most accurate database of self build opportunities for your timber frame property with over 8,000 genuine building plots available. What's more, planning permission is guaranteed.

From the comfort of your own home you can search for your perfect plot of land for FREE. You can also search on the go with our mobile friendly site. Call 0345 223 4445 or visit www.plotsearch.co.uk



STEP 3: BUYING YOUR PLOT

Planning permission

A critical part of buying a plot is finding out about its planning status. Plots of land usually come with three types of planning status. They are:

• Outline Planning Permission (OPP)

- If a plot has OPP it means that permission has been granted 'in principle' for the development on a site. For example, permission has been given 'in principle' for the building of a 4-bed house. However, details of the size, dimensions, materials and access will be decided at a later date.
- If a plot is granted OPP, you will still need to make a supplementary application for full planning permission at a later date and no building work can be undertaken on OPP alone.
- OPP is usually turned into a specific planning approval through an 'Approval of Reserved Matters', which specifies appearance and layout of your chosen house type amongst other things.
- OPP status is usually valid for three years at which point reapplication will need to be made.

Detailed Planning Permission (DPP) – also known as 'Full Planning Permission'

- This establishes approval for the building on a plot of a specific house design, one which outlines exactly what is going to be built, including dimensions, room layouts and building materials.
- This planning permission will include conditions of access points, scale, approximate size and so on.
- As soon as FPP is granted building work may commence.

- Sometimes conditions of approval will be attached and these must be complied with during the project.
- Detailed planning permission is valid for three years.
- You can apply for new permissions if you wish to make changes to your home.

No Planning/With Potential

- A plot without OPP or DPP is likely to be advertised as having some 'potential'.
- Be very wary of these plots they are only suited to people willing to gamble on future planning policies and not suitable for most self-builders.



TIP 3:

Leave plenty of time when looking for a plot. There is a lot to think about. Is it serviced? Is it zoned for housing? Are the boundaries defined? Do you have clear access? Are ground conditions suitable for drainage and load-bearing capacity? Look out for overhead power lines and underground existing main services crossing the site.



TIP 4:

Remember to go to local farmers' and landowners' organisations as well as to local house builders and to estate agents and specialist magazines.



TIP 5:

Make sure you get all the legal and technical surveys you need. A valuation will tell you what a plot is worth, but will not tell you if it is suitable for building. You need a structural survey and site investigation for that. Remember too, that zoning for housing does not mean structural suitability for housing.



STEP 4: COSTING YOUR PROJECT



One of the most critical parts of the whole development for self-build is to work out how much it is going to cost. This depends on the size, design and how involved in the process you are. Will you be project managing and/or doing the building work yourself or hiring in professionals do to it?

The three typical ways of self build are to:

- Manage the build yourself.
- Appoint a contractor to undertake the complete build.
- Hire a professional project manager to oversee the management of the project.

There are five main costs you have to consider when working out your budget

- Buying the plot.
- Site development and servicing.
- Design and planning.
- Construction costs.
- Living expenses.

Plot

- Valuation.
- Survey.

Site development

- Such as having to move large amounts of earth, putting in extensive driveways.
- · Landscaping.
- Installation of water and electric service connections.

Design & planning architect

- An in-house architect within a reputable
 Timber Frame kit company would
 undertake a simple commission for under
 £1,000 in contrast a qualified architect with
 a flair for designing something unusual may
 well be ten times as expensive.
- Some timber frame companies may appear to undertake design for free, but in reality their charges will be incorporated within the package price where as at Deeside Timberframe all costs are transparent.

Planning application

- Application charge.
- Planning consultant.
- Amendments to application.

STEP 4: COSTING YOUR PROJECT

Construction costs. Contractors/Project Manager/Sub-Contractors/Tradesmen

- Whoever you choose, make careful checks on their credentials and talk to previous clients about their work/reliability.
- Ensure all costs are transparent. Be sure the price you are being quoted it the price it will cost to fulfil the job.

Timber Frame Package

 Including costs for any upgrades to the basic specification, delivery and erection.

Materials

• Building materials.

Hire of any additional equipment.

- Hidden issues.
- Change of plans.

Decor

• All those lovely finishing touches that make it home.

Living costs

- Where will you be staying if you have sold your home to fund the build?
- Transport to and from site.

An average build cost matrix can be found at: www.homebuilding.co.uk/advice





STEP 5: CHOOSE HOUSE DESIGN & TIMBER FRAME PACKAGE



Most people have a pretty clear idea of what they would like to achieve with their self build project but need a little help turning it into reality. It is sensible to hire a professional for guidance e.g. architect, timber frame company or builder.

Points to take care of

- Choose designer and builders.
- Create your design.
- Prepare detailed drawings.

How to find a house designer

- The best way of choosing a designer is by recommendation.
- Most reputable companies provide case studies and have clients who are happy to talk to self builders serious about a new project.
- Always look at previous work and talk to former clients.

Which design route?

 There are many ways to get an individual home designed but which one's best for you?

Your own architect

- An architect can provide initial sketch designs through to fully detailed plans required to apply for planning permission.
- An architect can prepare and make the application for you.
- They may also take on the tendering process and a site supervisory or project manager role.

The house designer

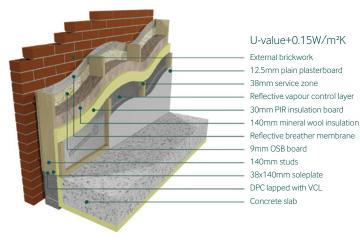
- House designers account for the majority of self-build projects.
- Many work from home and mainly do extensions and alterations – check out their credentials and experience.
- House designers may cost anything between £500 and £5,000. However, they do not always offer detailed drawings or intricate specifications in their designs.

STEP 5: CHOOSE HOUSE DESIGN & TIMBER FRAME PACKAGE

Timber frame kit company

- As a timber frame kit company, Deeside combine the design element with the supply of a timber frame kit.
- Deeside Timberframe's architectural department charge a nominal fee - please email george.mcqueen@deesidetimberframe.com for further details.
- You can choose from a pre-drawn design range and make any adaptations you need or work together to draw up a bespoke design for specific wishes.

ecotf wall panel example





TIP 7:

Explore our eco^{tf} option. We offer a unique product to create an environmentally friendly home.



TIP 9:

This is your chance to build what you want for now and for the future. Be sure that you build responsibly, being mindful of neighbours and adjoining properties and consider using methods of construction which are as environmentally friendly as possible. With timber frame construction, which is recognised as being the greenest building method around, this need not create additional cost. Identify permitted working times on your site.



TIP 8:

Be sure your house is not just designed for today but for tomorrow too. Make sure that it is a house which you can not only afford to build but to run as well, particularly in terms of heating and long term maintenance. Also consider the re-sale implications of individual designs. Remember that your design can be created to allow for extensions and change of use, e.g. when the children come along, or indeed when they leave the nest; when granny comes to stay; or when you opt for a home office.

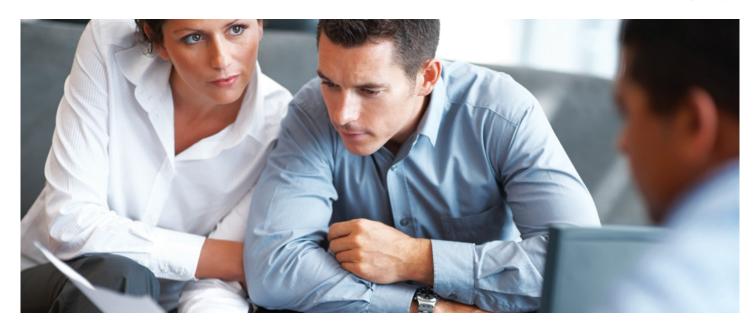
Creating ecotf homes

We have seen an increase in the demand for closed panels over the past 12 months and we've supplied our ecotf product to a range of projects across the UK. Discover more at www.ecotf.com



- ✓ Integrated energy efficient building solutions
- ✓ Sustainable materials
- Quality Assured
- ✓ The Green Guide 'A' Rated





STEP 6: CHOOSE BUILDER WITH DEESIDE TIMBERFRAME



Referrals - The best place to start is by getting a referral from family or friends or local person who has recently used a builder. Most reputable companies can supply you with case studies or contacts details of former clients who would be happy to talk to you.

Why not ask Deeside for our case studies too?

Builders

- As a timber frame company, Deeside is happy to supply you with a list of their preferred builders.
- Your local builders' association should be able to provide you with a list of their registered members.
- The Federation of Master Builders can provide you with a list of registered builders in your area. You can find them on: www.fmb.org.uk

Obtain builder estimates

- An ideal situation is to have two or three estimates to choose from.
- It is a good idea to approach a number of companies and ask them to give you a written quote for the job.
- In order that you get quotes that are reasonably easy to compare, make sure you supply each company with the exact same specifications.
- Go over each quote thoroughly and not every company will come back to you with a quote – as you need to notice additions and omissions to what you have specified as well as overall costs.
- Once you have the 2-3 best quotes you can start to negotiate with the companies and see if you can get them down on price in different areas if one is way more than the other.

STEP 6: CHOOSE BUILDER WITH DEESIDE TIMBERFRAME

- But remember the old saying, if something seems too good to be true, it usually is.
- If you get one quote that is substantially less than all the others, find out why that is. Has it included all the work and materials required?
- Ensure each company belongs to respected trade organisations and that their team has the correct qualifications, skills and experience.

Agree the work and put it in writing

You should obtain an agreement or contract in writing with your chosen supplier.

These should outline areas such as:

Price

- The work to be done.
- Date of completion.
- Security, safety, catering and lavatory arrangements.
- Disposal of waste materials.
- Hours of working.
- Negotiate your deposit and areas where payments may need to be made in advance to secure specific services and/or materials.

Insurance

- Ask to see the builder's public liability insurance certificate.
- Investigate home insurance and site insurance options.

◆ TI

TIP 10:

Look at our previous projects.
See our self-build project case studies online at:

www.deesidetimberframe.com

TIP 11:

Be wary about taking on a self-build project on a DIY basis, if you have absolutely no skills or experience of the construction industry. It is not impossible in such circumstances, but can be very time consuming. Self managed projects do, however, cost less in the long run. Obtain professional help with preparing budgets then stick to them!



STEP 7: PLANNING PERMISSION PROTOCOL



When building your own home you will need to consider planning permission – a legal pre-requisite to building homes in the UK.

The staff at your Local Authority planning department are key to your success and you should go to them with any enquiries about local policy.

It is essential that you contact your local planning authority as early in the process as possible to obtain guidance and advice.

Planning permission is based on local needs, development plans, and interpretation of the regulations. As such there is a significant degree of subjectivity involved in the process and while a house design may be deemed suitable for one Local Authority, it may not be accepted by another.

• The Process

The precise process of the planning application will depend on your Local Authority's preference, but the general process is as follows:

- Local Authority receives planning application and checks to see if it is correct.
- If any mistakes are identified, the application is usually returned.

- Once the application is verified, it will be entered on a statutory register.
- At this point an eight-week period begins in which the application should be considered.
- The application will go to either a planning officer or committee for consideration.
- Simple planning applications are usually dealt with at planning officer level.
- A period of public consultation about the application is then held. This process normally lasts three weeks. However, it could be longer if the build would have extensive impact on the area and neighbours.
- The application will then be checked to see if it meets the Local Authority planning policy requirements.
- The planning officer will then make a decision regarding the application or make a recommendation to the planning committee.

STEP 7: PLANNING PERMISSION PROTOCOL

- If there is a problem with your application, the planning officer may contact you to try and resolve it.
- If your application is refused, you will need to re-submit an amended proposal or appeal against the decision.

Easing the way

- Contact your local planning authority as early in the self-build process as possible to obtain guidance and advice.
- Work with the Local Authority planning staff, they are there to help you not hinder you. Use it to your advantage.
- Carry out significant pre-application discussions and negotiations before you put forward your application.
- Unless you are a professional, it is better to hire a professional to draw up detailed home plans that will meet the standards expected by the planning department.
- It may be a good idea to hire a professional planning consultant to smooth the process.
- They will understand how the Local Authority operates and be able to translate between Local Authority policies and what you want.
- If you are knocking down a building to rebuild on that site, it helps if the new home stays roughly within the footprint of the original building. It also helps if the new building has a similar aspect and outlook as the previous property.
- Once the application is submitted be prepared to wait - the process should take roughly two months from submission.

- Be flexible. If you set your heart on a specific plan and nothing else will do, then the planning process could be traumatic if you are refused.
- Be open to suggested changes. The shape, size, location, and environment of a plot will influence what can be built.

TIP 12:

When choosing the style of house you want, take time to check what the local planners will find acceptable. This will save on abortive design fees. Most local builders and architects, and of course all UKTFA Members, are well up to speed with what each area demands and all areas are different. Some areas, particularly rural ones, publish helpful planning guidelines.



STEP 8: BUILDING REGULATIONS PROTOCOL



Building projects are required to comply with Building Standards. These exist to ensure the health and safety of people using buildings as well as energy conservation and access to and from buildings.

It is your responsibility to check the latest regional Building Acts as they outline legal regulations to:

- Secure the health, safety, welfare and convenience of persons in or about buildings.
- Secure the health, safety, welfare and convenience of persons who may be affected by buildings or matters connected with buildings.
- Further the conservation of fuel and power.
 Further the achievement of sustainable development.

• What you need to know

- Local Authorities are in charge of verifying Building Standards compliance for their geographical area.
- A building warrant must be applied for and granted by the Local Authority verifier before any building work can commence.

- Once the building control officer is satisfied with your plans you will receive Building Control Approval (or a Warrant). This process usually takes approximately 6-8 weeks.
- A completion certificate must be submitted to the verifier when the work is complete.
- A new building, or an extension, cannot be occupied until the completion certificate has been accepted by the Local Authority verifier.
- Once the building work is completed, it is likely that the building control officer will want to inspect the work to ensure that it complies with the approval granted.
- If you are managing your site yourself, you must make yourself aware of the Construction (Design and Management)
- Regulations (CDM); the main set of regulations for managing health, safety and welfare of construction projects.

STEP 8: BUILDING REGULATIONS PROTOCOL

What you need to do

- You, or your builder or architect, must contact your Local Authority building control officer and request a compliance form.
- Complete the form, including details and diagrams of the intended work.
- Return the form to your Local Authority.
- You will either receive approval or a request for further information/ clarification.
- Once the work is finished, submit a completion certificate to the verifier.
- Await approval from the building control officer to use premises.



Head Office

Broomhill Road, Spurryhillock Industrial Estate, Stonehaven, Aberdeenshire AB39 2NH T: 01569 767123 F: 01569 767766

Stirling Office

Unit 8A & 8B, Bandeath Industrial Estate, Throsk, Stirling FK7 7NP T: 01786 484670 F: 01786 484676

www.deesidetimberframe.com